

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

STARRED QUESTION NO:333

ANSWERED ON:07.12.2007

LOAN TO CONSUMERS FARMERS IN RURAL AREAS

Maheshwari Smt. Kiran;Murmu Shri Hemlal

Will the Minister of FINANCE be pleased to state:

(a) whether there is a huge difference in the amount of deposits and advances in most of the nationalised banks in rural areas; and

(b) if so, the details thereof and the reasons therefor ?

Answer

The Minister of Finance (Shri P. Chidambaram)

(a) & (b): No, Sir. According to the Reserve Bank of India, the gap between deposits and credit of public sector banks in rural areas has been decreasing steadily, as a consequence of which, the CD ratio has improved from 50.89% in 2004-05 to 60.15% in 2006-07.